

Information to identify the case:

Debtor 1	<u>Jane M. Estes</u>	Social Security number or ITIN	xxx-xx-5459
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	20-10675-SLM		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jane M. Estes

3/5/25

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jane M. Estes
Debtor

Case No. 20-10675-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Mar 05, 2025

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
--------	------------

+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
---	--

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 07, 2025:

Recip ID	Recipient Name and Address
db	+ Jane M. Estes, 403 Gregory Avenue, Weehawken, NJ 07086-5601
518662532	Administrative Services, Po Box 644006, Cincinnati, OH 45264-4006
520548389	Capital One Bank, PO Box 85057, Richmond, VA 23285-5057
518728386	Englewood Health, Physicians Network, Attn: 14564Y, PO Box 14000, Belfast, ME 04915-4033
518728385	+ Englewood Health, PO Box 48304, Newark, NJ 07101-8504
518728391	+ Englewood Hospital, and Medical Center, 350 Engle Street, Englewood, NJ 07631-1808
518728387	+ Englewood Hospital, and Medical Center, PO Box 48304, Newark, NJ 07101-8504
518662538	Fleischer Fleischer & Suglia PC, Four Greentree Centre, Suite 305, 601 Route 73 North, Marlton, NJ 08053-3470
518662539	Leaf, Po Box 742647, Cincinnati, OH 45274-2647
518662540	+ Lisanne McDonald, 10 East 29th Street Apt 26E, New York, NY 10016-7438
518728390	New Jersey Eye and, Ear LLC, PO Box 2247, Clifton, NJ 07015-2247
518792165	+ State Farm Fire, & Casualty Company, 3 Ravina Drive, Atlanta, GA 30346-2118

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 05 2025 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 05 2025 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Mar 06 2025 01:35:00	Capital One Auto Fianance, a division of Capital One, N/A, AIS Portfolio Services, LP, 4515 N. Santa Fe Ave., Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 05 2025 21:00:05	Capital One Auto Fianance, a division of Capital One, N/A, AIS Portfolio Services, LP, 4515 N. Santa Fe Ave., Oklahoma City, OK 73118-7901
518662533	Email/Text: ebnbankruptcy@ahm.honda.com	Mar 05 2025 20:42:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
518666542	Email/Text: ebnbankruptcy@ahm.honda.com	Mar 05 2025 20:42:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
518662534	+ EDI: CAPITALONE.COM	Mar 06 2025 01:35:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518662534	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 05 2025 21:01:16	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518662535	+ EDI: CAPITALONE.COM	Mar 06 2025 01:35:00	Capital One, PO Box 105474, Atlanta, GA 30348-5474
518662535	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 05 2025 20:49:28	Capital One, PO Box 105474, Atlanta, GA 30348-5474
518703711	+ EDI: AIS.COM	Mar 06 2025 01:35:00	Capital One Bank (USA), N.A., 4515 N Santa Fe

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Mar 05, 2025

Form ID: 3180W

Total Noticed: 33

			Ave, Oklahoma City, OK 73118-7901
518703711	+ Email/PDF: ebn_ais@aisinfo.com	Mar 05 2025 20:48:20	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518779741	+ EDI: AIS.COM	Mar 06 2025 01:35:00	Capital One, N.A., 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
518779741	+ Email/PDF: ebn_ais@aisinfo.com	Mar 05 2025 21:01:06	Capital One, N.A., 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
518768180	+ EDI: AIS.COM	Mar 06 2025 01:35:00	Capital One, N.A., AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518768180	+ Email/PDF: ebn_ais@aisinfo.com	Mar 05 2025 20:59:48	Capital One, N.A., AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518728384	+ Email/Text: bankruptcy@certifiedcollection.com	Mar 05 2025 20:42:00	Certified Credit & Collection, PO Box 1750, Whitehouse Station, NJ 08889-1750
518662536	+ EDI: JPMORGANCHASE	Mar 06 2025 01:35:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
518662536	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 05 2025 20:49:35	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
518662537	+ Email/Text: billing@docusign.com	Mar 05 2025 20:42:00	DocuSign Inc, 1301 2nd avenue Suite 2000, Seattle, WA 98101-3810
518792164	+ Email/Text: bankruptcy@gbcollects.com	Mar 05 2025 20:41:00	GB Collects LLC, c/o Horizon Blue Cross, Blue Shield of NJ, 1253 Haddonfield Berlin Road, Voorhees, NJ 08043-4847
518728388	Email/Text: bankruptcy@gbcollects.com	Mar 05 2025 20:41:00	GB Collects LLC, c/o Hrozion Blue Cross, Blue Shield of NJ, 1253 Haddonfield Berlin Road, Voorhees, NJ 08043-4847
518704937	+ Email/Text: RASEBN@raslg.com	Mar 05 2025 20:41:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518728389	Email/Text: govtaudits@labcorp.com	Mar 05 2025 20:41:00	Laboratory Corporation, of America, PO Box 2240, Burlington, NC 27216-2240
518725912	+ Email/Text: bankruptcy@mail@leafnow.com	Mar 05 2025 20:41:00	LEAF Capital Funding, LLC, c/o Legal Department, 2005 Market St. 14th Floor, Philadelphia, PA 19103-7009
518773060	Email/Text: Bankruptcy.Notices@pnc.com	Mar 05 2025 20:41:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
518662541	Email/Text: Bankruptcy.Notices@pnc.com	Mar 05 2025 20:41:00	Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
518662542	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Mar 05 2025 20:42:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: Mar 05, 2025

Form ID: 3180W

Total Noticed: 33

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 07, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 5, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PNC Mortgage a Division of PNC Bank, National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James J. Fitzpatrick	on behalf of Debtor Jane M. Estes jfitzpatrick@lsnj.org nadiafinacial@gmail.com;jfitzpatrick@fitzgeraldcrouchlaw.com;fitz2law@gmail.com
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance bkecf@friedmanvartolo.com bankruptcy@friedmanvartolo.com
Marie-Ann Greenberg	magecf@magtrustee.com
Nicholas Fitzgerald	on behalf of Debtor Jane M. Estes fitz2law@gmail.com nadiafinacial@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6